

STATEMENT

AMERICAN PROPERTY CASUALTY INSURANCE ASSOCIATION (APCIA)

S.B. No. 99 – AN ACT ESTABLISHING A WORKING GROUP TO STUDY REMOTE NOTARIAL ACTS AND THE REVISED UNIFORM LAW ON REMOTE NOTARIAL ACTS

COMMERCE COMMITTEE

February 22, 2022

The American Property Casualty Insurance Association (APCIA)¹ appreciates the opportunity to comment on Senate Bill No. 99, An Act Establishing a Working Group to Study Remote Notarial Acts and the Revised Uniform Law on Remote Notarial Acts. With members comprising nearly 60 percent of the U.S. property casualty insurance market, APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association.

APCIA very much supports the ability to conduct remote online notarization. Many of our members must obtain notarized documents from their policyholders to perform certain functions on their behalf. Remote online notarization would make that process a little bit easier for their policyholders, modernizing a practice that is becoming increasingly difficult for consumers to access in a digital world. Insurers are often dealing with policyholders at difficult times such as following a motor vehicle accident or in the wake of a disaster and modernizing notarization requirements by authorizing remote online notarization will help to eliminate burdens associated with in-person notarization for policyholders who are working through a loss or recovering from a disaster.

Currently, thirty-eight states have acted to authorize some form of permanent remote online notarization. Also, in the wake of COVID-19, many states adopted remote online notarization on an emergency basis. The experience both in the states that have permanent laws as well as the states that authorized remote online notarization on an emergency basis has been very positive from APCIA's perspective. Now that we are hopefully reaching the end of the pandemic, APCIA would submit that it is important to maintain these beneficial practices.

Our insurance industry partners at the Insurance Association of Connecticut have been actively involved in negotiations to arrive at remote notarization legislation that will be acceptable to interested parties. As they progress toward an agreeable proposal, we ask that the Committee consider adopting any such provisions in substitution of the existing language in SB 99.

¹ Effective January 1, 2019, the American Insurance Association (AIA) and the Property Casualty Insurers Association of America (PCIAA) merged to form the American Property Casualty Insurance Association (APCIA). Representing nearly 60 percent of the U.S. property casualty insurance market, APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe.

For the foregoing reasons, APCIA urges the committee to favorably advance this bill.

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American Property Casualty Insurance Association